

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial No. : 10/631,972  
Filed : August 1, 2003  
Applicants : Daniel Hamilton et al.  
Title : PAYMENT PROCESSING WITH SELECTION OF AN ELECTRONIC  
: DEBITING OPTION

TC/AU : 4172  
Examiner : M. Z. Shaikh

Docket No. : 23952-0109  
Customer No. : 72386  
Confirmation No. : 3678

**DISCLOSURE UNDER 37 C.F.R. § 1.56**

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

The citation of information below and in the enclosed documents is made pursuant to 37 C.F.R. § 1.56.

Pending U.S. Patent Application No. 10/631,972 is related to the following U.S. patent application numbers:

(1) U.S. Patent Application No. 10/631,963 (Filed 08/01/2003)

- Non-Final Office Action mailed 08/23/2007

(2) U.S. Patent Application No. 10/631,964 (Filed 08/01/2003)

- Non-Final Office Action mailed 09/24/2007

(3) U.S. Patent Application No. 10/631,969 (Filed 08/01/2003)

- Non-Final Office Action mailed 08/06/2007

(4) U.S. Patent Application No. 10/631,970 (Filed 08/01/2003)

- Non-Final Office Action mailed 12/31/2007

U.S. Patent Appln. No. 10/631,972  
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(5) U.S. Patent Application No. 10/631,971 (Filed 08/01/2003)

- Non-Final Office Action mailed 05/02/2007
- Non-Final Office Action mailed 10/18/2007

(6) U.S. Patent Application No. 10/631,973 (Filed 08/01/2003)

- Non-Final Office Action mailed 1/24/2008

(7) U.S. Patent Application No. 10/631,974 (Filed 08/01/2003)

- Non-Final Office Action mailed 10/29/2007

These Office Actions, Advisory Opinions, Examiner's Answers to Appeal Briefs, Notices of Abandonment, and Notices of Allowance (if any) as well as additional information relating to the prosecution history of these granted and pending patent applications may be accessible through the Patent Application Information Retrieval (PAIR) system located on the United States Patent and Trademark Office's website.

The citation of this information does not constitute an admission or a waiver of any right the Applicants may have under applicable statutes, Rules of Practice in patent cases, or otherwise. The citation of this information is made to ensure the Examiner is aware of and considers the prosecution history associated with these related patent applications and patents.

Respectfully submitted,

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